

State:	District of Columbia	Filing Company:	GEICO Marine Insurance Company
TOI/Sub-TOI:	08.0 Ocean Marine/08.0000 Ocean Marine		
Product Name:	BoatU.S. Marine Insurance Program		
Project Name/Number:	2019 Policy Changes- withdrawals/2019 003		

Filing at a Glance

Company:	GEICO Marine Insurance Company
Product Name:	BoatU.S. Marine Insurance Program
State:	District of Columbia
TOI:	08.0 Ocean Marine
Sub-TOI:	08.0000 Ocean Marine
Filing Type:	Form
Date Submitted:	01/10/2020
SERFF Tr Num:	SWIC-132215466
SERFF Status:	Closed-WITHDRAWN FROM THE MARKETPLACE
State Tr Num:	
State Status:	
Co Tr Num:	2019-POLICYCHANGES-WITHDRAWALS.DC.OM.F
Effective Date	03/15/2020
Requested (New):	
Effective Date	03/15/2020
Requested (Renewal):	
Author(s):	Alison Trimble, Travis Stiens, Minyan Gong, Grant Nolan, Daniel Clover, Erika Fallin, Karen Jones, Kenny Alexis
Reviewer(s):	Carmen Belen (primary)
Disposition Date:	01/21/2020
Disposition Status:	WITHDRAWN FROM THE MARKETPLACE
Effective Date (New):	03/15/2020
Effective Date (Renewal):	03/15/2020

State: District of Columbia
TOI/Sub-TOI: 08.0 Ocean Marine/08.0000 Ocean Marine
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Project Name/Number: 2019 Policy Changes- withdrawals/2019 003

Filing Company: GEICO Marine Insurance Company

General Information

Project Name: 2019 Policy Changes- withdrawals
Project Number: 2019 003
Reference Organization:
Reference Title:
Filing Status Changed: 01/21/2020
State Status Changed:
Created By: Erika Fallin
Corresponding Filing Tracking Number:

Status of Filing in Domicile: Not Filed
Domicile Status Comments:
Reference Number:
Advisory Org. Circular:

Deemer Date:
Submitted By: Erika Fallin

Filing Description:

The BoatU.S. Marine Insurance Program as underwritten by GEICO Marine Insurance Company respectfully submits this filing to withdraw forms.

Company and Contact

Filing Contact Information

Alison Trimble, Manager, Compliance
5323 Port Royal Road
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atrimble@geicomarine.com
703-461-2878 [Phone] 3173 [Ext]

Filing Company Information

GEICO Marine Insurance
Company
5323 Port Royal Road
Springfield, VA 22151
(703) 461-2878 ext. 3173[Phone]

CoCode: 37923
Group Code: 31
Group Name: Berkshire Hathaway
FEIN Number: 52-1658500

State of Domicile: Maryland
Company Type: Property &
Casualty
State ID Number:

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:

SERFF Tracking #:	SWIC-132215466	State Tracking #:		Company Tracking #:	2019-POLICYCHANGES-WITHDRAWALS.DC.OM.F
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
WITHDRAWN FROM THE MARKETPLACE	Carmen Belen	01/21/2020	01/21/2020

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Disposition

Disposition Date: 01/21/2020

Effective Date (New): 03/15/2020

Effective Date (Renewal): 03/15/2020

Status: WITHDRAWN FROM THE MARKETPLACE

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Readability Certificate	Withdrawn	Yes
Supporting Document	Consulting Authorization	Withdrawn	Yes
Supporting Document	Copy of Trust Agreement	Withdrawn	Yes
Supporting Document	Expedited SERFF Filing Transmittal Form	Withdrawn	Yes
Form	New Boat Replacement	Withdrawn	Yes
Form	Waiver Supplemental to Cargo​​​	Withdrawn	Yes
Form	Loss Payable	Withdrawn	Yes
Form	Ice and Freeze Coverage - Non Freeze States only	Withdrawn	Yes
Form	Non-Owned Boat Liability	Withdrawn	Yes
Form	USCGA Enhancement	Withdrawn	Yes
Form	Named Storm Exclusion	Withdrawn	Yes
Form	Sea Scout Enhancement	Withdrawn	Yes
Form	Premier Enhancement	Withdrawn	Yes
Form	Deletion of Named Storm Deductible	Withdrawn	Yes
Form	Large Dinghy Endorsement	Withdrawn	Yes
Form	Commercial Towing and Assistance	Withdrawn	Yes
Form	Angler Endorsement	Withdrawn	Yes
Form	Watersports Package Endorsement	Withdrawn	Yes
Form	Named Storm Deductible Haulout	Withdrawn	Yes
Form	BoatU.S. Yacht Policy Endorsement	Withdrawn	Yes
Form	BoatU.S. Boatsaver Policy Endorsement	Withdrawn	Yes
Form	BoatU.S. Personal Watercraft Policy Endorsement	Withdrawn	Yes

SERFF Tracking #:

SWIC-132215466

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2019-POLICYCHANGES-
WITHDRAWALS.DC.OM.F

State:

District of Columbia

Filing Company:

GEICO Marine Insurance Company

TOI/Sub-TOI:

08.0 Ocean Marine/08.0000 Ocean Marine

Product Name:

BoatU.S. Marine Insurance Program

Project Name/Number:

2019 Policy Changes- withdrawals/2019 003

Form Schedule

Item No.	Schedule Item Status	Form Name	Form Number	Edition Date	Form Type	Form Action	Action Specific Data		Readability Score	Attachments
1	Withdrawn 01/21/2020	New Boat Replacement	GM003	11 15	END	Withdrawn	Previous Filing Number:	SWIC-130280470		GM003 11 15 New Boat Replacement Enhancement 50.3.pdf
							Replaced Form Number:	GM004 11 15		
2	Withdrawn 01/21/2020	Waiver Supplemental to Cargo​​​	GM007	11 15	END	Withdrawn	Previous Filing Number:	SWIC-130280470		GM007 11 15 Waiver Supplemental to Cargo 50.1.pdf
							Replaced Form Number:	GM007 11 15		
3	Withdrawn 01/21/2020	Loss Payable	GM010	11 15	END	Withdrawn	Previous Filing Number:	SWIC-130280470		GM010 11 15 Loss Payable 51.0.pdf
							Replaced Form Number:			
4	Withdrawn 01/21/2020	Ice and Freeze Coverage - Non Freeze States only	GM011	11 15	END	Withdrawn	Previous Filing Number:	SWIC-130280470		GM011 11 15 Ice and Freeze Coverage (States) 50.1.pdf
							Replaced Form Number:			
5	Withdrawn 01/21/2020	Non-Owned Boat Liability	GM012	11 15	END	Withdrawn	Previous Filing Number:	SWIC-130280470		GM012 11 15 Supplemental Liability for Boats You Rent or Charter 50.1.pdf
							Replaced Form Number:			
6	Withdrawn 01/21/2020	USCGA Enhancement	GM013	11 15	END	Withdrawn	Previous Filing Number:	SWIC-130280470		GM013 11 15 United States Coast Guard Enhancement 50.2.pdf
							Replaced Form Number:			
7	Withdrawn 01/21/2020	Named Storm Exclusion	GM020	11 15	END	Withdrawn	Previous Filing Number:	SWIC-130280470		GM020 11 15 Named Storm Exclusion 50.1.pdf
							Replaced Form Number:			
8	Withdrawn 01/21/2020	Sea Scout Enhancement	GM022	11 15	END	Withdrawn	Previous Filing Number:	SWIC-130280470		GM022 11 15 Sea Scout Enhancement 50.2.pdf
							Replaced Form Number:			

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Filing Company: GEICO Marine Insurance Company

Item No.	Schedule Item Status	Form Name	Form Number	Edition Date	Form Type	Form Action	Action Specific Data		Readability Score	Attachments
9	Withdrawn 01/21/2020	Premier Enhancement	GM023	02 17	END	Withdrawn	Previous Filing Number:	SWIC-130920835		GM023 02 17 Premier Endorsement 02-10-17.pdf
							Replaced Form Number:	GM023 02 17		
10	Withdrawn 01/21/2020	Deletion of Named Storm Deductible	GM024	11 15	END	Withdrawn	Previous Filing Number:	SWIC-130280470		GM024 11 15 Deletion of Separate Named Storm Deductible 50.2.pdf
							Replaced Form Number:			
11	Withdrawn 01/21/2020	Large Dinghy Endorsement	GM029	02 17	END	Withdrawn	Previous Filing Number:	SWIC-130920835		GM029 02 17 Large Dinghy Endorsement 50.2.pdf
							Replaced Form Number:	GM029 02 17		
12	Withdrawn 01/21/2020	Commercial Towing and Assistance	GM033	11 15	END	Withdrawn	Previous Filing Number:	SWIC-130280470		GM033 11 15 Commercial Towing and Assistance Coverage 50.4.pdf
							Replaced Form Number:			
13	Withdrawn 01/21/2020	Angler Endorsement	GM039	02 17	END	Withdrawn	Previous Filing Number:	SWIC-130920835		GM039 02 17 Angler Endorsement 02-08-2017 (CLEAN).pdf
							Replaced Form Number:	GM039 02 17		
14	Withdrawn 01/21/2020	Watersports Package Endorsement	GM040	05 19	END	Withdrawn	Previous Filing Number:	131911613		GM040 05 19 Water Sports Package clean.pdf
							Replaced Form Number:	GM040 05 19		
15	Withdrawn 01/21/2020	Named Storm Deductible Haulout	GM041	02 17	END	Withdrawn	Previous Filing Number:	SWIC-130920835		GM041 02 17 Named Storm Deductible Haulout Agreement.pdf
							Replaced Form Number:	GM041 02 17		
16	Withdrawn 01/21/2020	BoatU.S. Yacht Policy Endorsement	GM042	02 17	END	Withdrawn	Previous Filing Number:	SWIC-130920835		GM042 BoatUS Yacht Endorsement.pdf
							Replaced Form Number:	GM042 02 17		

SERFF Tracking #:	SWIC-132215466	State Tracking #:		Company Tracking #:	2019-POLICYCHANGES-WITHDRAWALS.DC.OM.F
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Item No.	Schedule Item Status	Form Name	Form Number	Edition Date	Form Type	Form Action	Action Specific Data		Readability Score	Attachments
17	Withdrawn 01/21/2020	BoatU.S. Boatsaver Policy Endorsement	GM043	11 15	END	Withdrawn	Previous Filing Number:	SWIC-130280470		GM043 11 15 BoatU S Boat Saver Policy 5-2-2017.pdf
							Replaced Form Number:			
18	Withdrawn 01/21/2020	BoatU.S. Personal Watercraft Policy Endorsement	GM044	11 15	END	Withdrawn	Previous Filing Number:	SWIC-130280470		GM044 11 15 BoatU.S. Personal Watercraft Policy 49.8.pdf
							Replaced Form Number:			

Form Type Legend:

ABE	Application/Binder/Enrollment	ADV	Advertising
BND	Bond	CER	Certificate
CNR	Canc/NonRen Notice	DEC	Declarations/Schedule
DSC	Disclosure/Notice	END	Endorsement/Amendment/Conditions
ERS	Election/Rejection/Supplemental Applications	OTH	Other

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

NEW BOAT REPLACEMENT ENHANCEMENT

Under **SECTION IV – COVERAGES, A. HULL AND EQUIPMENT, 4. Limit Of Insurance, c. Amount Paid To “You” In Event Of Loss, (1) Total or Constructive Total Loss** the following is added:

If an **“insured boat”** is declared a total or constructive total loss, or if the reasonable cost of repair exceeds the **“insured value,”** then if **“you”** choose **“we”** will pay to replace an **“insured boat”** with the same model, or if such model is not available, then to the extent possible, the same make, class, size and type including comparable equipment to an **“insured boat.”**

In either case, such replacement will be new.

Requirements for New Boat Replacement are as follows:

- (1) An **“insured boat”** was purchased new, with no prior owner or users, and no more than 12 months since the manufacture date;
- (2) The total or constructive loss occurred within the first 48 consecutive months immediately after purchase;
- (3) An **“insured boat”** was not purchased subject to any promotional use agreement or sponsorship with the dealer or manufacturer.

The most **“we”** will pay for replacement, if it exceeds the **“insured value”** as shown on the Declarations Page, will be the lesser of 120% of the **“insured value”** or \$300,000.

If **“you”** do not choose this replacement boat coverage that is subject to the above eligibility requirements, then **“we”** will pay **“you”** the **“insured value”** as defined by this policy.

All other terms, conditions, and agreements of the policy remain unchanged.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

WAIVER SUPPLEMENTAL TO CARGO

“We” will indemnify and hold harmless [] for any losses, damages or expenses resulting from an **“insured boat.”**

All other terms, conditions, and agreements of the policy remain unchanged.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

LOSS PAYABLE

1. **"We"** will pay for loss or damage, if any, to the **"insured"** and the Loss Payee as identified on the Declarations Page, herein identified as the Loss Payee.
2. **"We"** will maintain coverage to the interest of the Loss Payee for:
 - a. Any change of the ownership or title of an **"insured boat"**; or
 - b. Any act or neglect of the mortgagor or owner of an **"insured boat"** which would void or suspend the insurance as to the **"insured."** This does not apply to any acts or omissions of the Loss Payee while having control of the property.
3. Whenever **"we"** pay to the Loss Payee any sum for loss or damage under the policy and deny coverage to the **"insured,"** **"we"** may pay the Loss Payee the principal, interest and other debt that the **"insured"** owes, whether secured or unsecured (with refund of all interest not accrued). In that case, **"we"** shall receive a full assignment and transfer, without recourse, of the debt and all rights and securities held as collateral.
4. **"Our"** liability for any loss under the Loss Payable Endorsement will be the lesser of the following:
 - a. The **"insured value"** of an **"insured boat"**;
 - b. The unpaid balance of the loan on an **"insured boat,"** reduced by unearned interest and unpaid installments more than 60 days past due on the date of the loss; or,
 - c. The cost to repair or replace loss or damage covered by this policy with parts of like kind or quality.

"We" will reduce the limit of liability by the amount of:

 - a. Any payment available to the Loss Payee under any other insurance;
 - b. Unrepaired damage to an **"insured boat"** for which **"we"** have previously paid a claim; and
 - c. Damage which occurs during the repossession of an **"insured boat."**
5. **"We"** have the right to cancel the policy as provided by its terms. In that case, the policy shall continue for the benefit of the Loss Payee for 10 days after written notice of such cancellation.
6. Should the Loss Payee or its agents receive title, beneficial ownership, or custody of an **"insured boat,"** **"we"** will continue insurance under the policy for the Loss Payee for the balance of the current term unless **"we"** cancel the policy per Item 5 above.
7. Should the Loss Payee take custody of an **"insured boat"** or become aware of any change in title of an **"insured boat"** and fail to notify **"us"** in writing within fifteen (15) days after learning of said change, this endorsement shall become void from the date of its inception. The Loss Payee shall mail or deliver such notice to **"us"** at GEICO Marine Insurance Company, Underwriting Department, 880 South Pickett Street, Alexandria, Virginia 22304.

All other terms, conditions, and agreements of the policy remain unchanged.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ICE AND FREEZE COVERAGE

While an **“insured boat”** is stored, kept or used in the following states:

Alabama

Hawaii

Oregon

Arizona

Louisiana

South Carolina

California

Mississippi

Texas

Florida

New Mexico

Washington

Georgia

North Carolina

Under **SECTION IV – COVERAGES, A. HULL AND EQUIPMENT, 5. Exclusions**, “**b.** any loss caused by or resulting from ice or freezing,” is removed in its entirety.

All other terms, conditions, and agreements of the policy remain unchanged.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SUPPLEMENTAL LIABILITY FOR BOATS YOU RENT OR CHARTER

In consideration of the additional premium charged, from the period of time from [] to [], under
SECTION IV – COVERAGES, C. BOATING LIABILITY (PROTECTION AND INDEMNITY), 2. Coverage
Provided, a. Operating Other Boats, (1) and (2) are removed in their entirety.

All other terms, conditions, and agreements of the policy remain unchanged.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

UNITED STATES COAST GUARD ENHANCEMENT

“We” grant **“you”** permission to use an **“insured boat”** in Coast Guard Auxiliary Patrol Duty.

All other terms, conditions, and agreements of the policy remain unchanged.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

NAMED STORM EXCLUSION

Under **SECTION IV – COVERAGES, A. HULL AND EQUIPMENT, 5. Exclusions**, the following is added:

This insurance does not cover:

Any loss, damage, or expense caused directly or indirectly by any storm named by the National Oceanic & Atmospheric Administration (NOAA), including, but not limited to, damage resulting from wind, flood or tidal surge associated with the “**named storm**.”

All other terms, conditions, and agreements of the policy remain unchanged.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SEA SCOUT ENHANCEMENT

“We” grant **“you”** permission to use an **“insured boat”** for Sea Scout activities.

All other terms, conditions, and agreements of the policy remain unchanged.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PREMIER ENHANCEMENT

SCHEDULE

COVERAGES		AMOUNT OF INSURANCE/LIMITS
Commercial Towing and Assistance		Each Incident
Medical Payments		Limit Per Person Each Accident
Personal Effects		Insured Value, Not to Exceed
DEDUCTIBLES		
Dinghy Deductible		
Electronics Deductible		
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.		

“You” agree to pay additional premium for this coverage.

The policy is amended as follows:

B. COMMERCIAL TOWING AND ASSISTANCE

Increased to the Amount of Insurance/Limits shown in the Schedule of this endorsement or the amount shown on the Declarations Page, whichever is greater.

F. MEDICAL PAYMENTS

Increased to the Amount of Insurance/Limits shown in the Schedule of this endorsement or the amount shown on the Declarations Page, whichever is greater.

H. PERSONAL EFFECTS

Increased to the Amount of Insurance/Limits shown in the Schedule of this endorsement or the amount shown on the Declarations Page, whichever is greater.

COVERAGE FOR ICE AND FREEZING

In consideration that an **“insured boat,”** its engine(s) and systems will be winterized in accordance with the manufacturer's specifications and when an **“insured boat”** is laid up afloat a de-icing or bubbler system will be used, under **SECTION IV – COVERAGES, A. HULL AND EQUIPMENT, 5. Exclusions, “b. any loss caused by or resulting from ice or freezing;”** is removed in its entirety.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

Under **SECTION IV - COVERAGES, A. HULL AND EQUIPMENT, 6. Deductible**, the following are added:

“Dinghy” Deductible

In the event of loss or damage solely to the **“dinghy,”** as defined by the policy and any endorsements, the deductible applied to each loss is reduced to the **“dinghy”** deductible shown in the Schedule of this endorsement, or the **HULL AND EQUIPMENT** deductible, whichever is less.

Electronics Deductible

In the event of loss or damage solely to an **“insured boat’s”** Navigational electronics, the deductible applied to each loss is reduced to the Electronics Deductible shown in the Schedule of this endorsement, or the **HULL AND EQUIPMENT** deductible, whichever is less.

All other terms, conditions, and agreements of the policy remain unchanged.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

DELETION OF SEPARATE NAMED STORM DEDUCTIBLE

Under **SECTION IV – COVERAGES, A. HULL AND EQUIPMENT, 6. Deductible, a. “Named Storm” Deductible** is removed in its entirety and replaced with the following:

The applicable deductible amount shown on the Declarations Page will be subtracted from each loss. It will not apply in the event of a total or constructive total loss.

All other terms, conditions, and agreements of the policy remain unchanged.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

LARGE DINGHY ENDORSEMENT

Under **SECTION II – DEFINITIONS**, the definition of **“Dinghy”** is removed in its entirety and replaced with the following:

- F. “Dinghy”** means a boat not to exceed [] in length overall, including an outboard motor that does not exceed [] horsepower, if so equipped. The maximum coverage for the **“dinghy”** and its outboard motor shall not exceed \$ []. The **“dinghy”** must be used primarily as the tender to an **“insured boat”** and must be carried and stored aboard an **“insured boat”** listed on the Declarations Page.

All other terms, conditions, and agreements of the policy remain unchanged.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

COMMERCIAL TOWING AND ASSISTANCE COVERAGE

Under **SECTION IV – COVERAGES, B. COMMERCIAL TOWING AND ASSISTANCE**, the following is added:

If there is an amount shown on the Declarations Page for **COMMERCIAL TOWING AND ASSISTANCE** Coverage, “**we**” will reimburse “**you**” for expenses which “**you**” incur for commercial towing and assistance of an “**insured boat**” or “**insured trailer**” from a breakdown at sea or on the road. Covered expenses are limited to the following services provided by a commercial vendor, on land or water:

- a. Towing of an “**insured boat**” or “**insured trailer**” to the nearest safe location;
- b. The cost of delivering gas, oil, tire(s) or repair part(s) and labor at site of disablement when available, but excluding the cost of any gas, oil, tire(s) or repair part(s).

This coverage does not apply when an “**insured boat**” is docked, moored or located in a safe harbor or the “**insured trailer**” (with or without an “**insured boat**”) is in a parking space. The maximum amount of coverage for any one occurrence or series of occurrences arising out of the same breakdown is the amount shown on the Declarations Page for **COMMERCIAL TOWING AND ASSISTANCE**. The most “**we**” will pay in any one policy year is two times the coverage limit shown on the Declarations Page. No deductibles will apply to this coverage.

All other terms, conditions, and agreements of the policy remain unchanged.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ANGLER ENDORSEMENT

In consideration of the additional premium charged, under **SECTION IV – COVERAGES, H. PERSONAL EFFECTS**, the subsections **2. Coverage Provided**, **3. Limit of Insurance** and **4. Exclusions** are removed in their entireties and replaced as follows:

2. Coverage Provided

If an amount is shown for **PERSONAL EFFECTS** on the Declarations Page, **“we”** will pay for all the **“property damage”** to **“your”** personal effects from any accidental cause.

In addition to the amount stated on the Declarations Page for **PERSONAL EFFECTS**, we will also cover up to \$5,000 of Fishing Equipment. Fishing Equipment is specifically limited to rods, reels, tackle containers, electric trolling motor, and other fishing-specific items.

“We” do not pay for any intangible loss, such as loss of value or use. This **PERSONAL EFFECTS** and Fishing Equipment coverage only applies to property owned by the insured named on the Declarations Page and any **“family member,”** and only while the property is aboard an **“insured boat”** or being loaded or unloaded from an **“insured boat,”** or stored in a dock box immediately adjacent to an **“insured boat,”** and including the dock box.

Coverage is also provided for any fishing tournament entry fee that is not refundable to **“you”** if **“you”** are forced to withdraw from the tournament because an **“insured boat”** and/or **“insured trailer”** become damaged prior to the beginning of the tournament by a loss that is covered by this policy. Coverage for non-refundable entry fees is limited to a maximum of \$500 in any policy year, regardless of the number of tournaments missed.

3. Limit of Insurance

a. “Insured Value”

“We” agree with **“you”** that personal effects and Fishing Equipment shall be valued at **“replacement cost,”** which means the amount to replace damaged, lost or stolen property with new property of like kind and quality. The amount shown for Personal Effects coverage on the Declarations Page is the most **“we”** will pay for loss to Personal Effects regardless of the number of **“insureds”** or claims made for any one **“accident”** or series of **“accidents”** arising out of the same event. The most **“we”** will pay for loss to Fishing Equipment is \$5,000, plus any amount yet unpaid from the Personal Effects coverage limit shown on the Declarations Page, regardless of the number of **“insureds”** or claims made for any one **“accident”** or series of **“accidents”** arising out of the same event.

b. Amount Paid to “You” In Event Of Loss

“We” will pay **“replacement cost”** of the property or the amount shown on the Declarations Page (if any) for **PERSONAL EFFECTS**, whichever is lower, plus **“replacement cost”** of the property at the time of the loss up to \$5,000 for Fishing Equipment, less the deductible. Coverage for non-refundable entry fees is limited to a maximum of \$500 in any policy year, regardless of the number of tournaments missed.

c. Deductible

With respect to the deductible noted on the Declarations Page, only one deductible is applicable to **PERSONAL EFFECTS** and the Fishing Equipment if both are involved in the same loss. If there is no amount shown for (and therefore no deductible applicable to) the Personal Effects coverage on the Declarations Page, then the deductible applicable to Fishing Equipment is \$50.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**4. Exclusions**

"We" do not provide **PERSONAL EFFECTS** and Fishing Equipment coverage for loss or damage caused directly or indirectly by: wear and tear, gradual deterioration, mechanical or electrical failure or disturbance, corrosion, dampness, temperature changes, **"obsolescence,"** vermin, animals, or mysterious disappearance. This insurance does not cover currency, jewelry, furs, china, silver, valuable papers, documents, consumables, antiques, collectibles, **"personal watercraft"** or other boats.

All other terms, conditions, and agreements of the policy remain unchanged.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

WATER SPORTS PACKAGE ENDORSEMENT

In consideration of the additional premium charged, the policy is amended as follows:

F. MEDICAL PAYMENTS

Under **Section IV – COVERAGES, MEDICAL PAYMENTS, 4. Limit of Insurance**, the following is added

The most we will pay per person for any covered **MEDICAL PAYMENTS** claim is the greater of the amount shown on the Declarations Page for **MEDICAL PAYMENTS** or \$5,000.

H. PERSONAL EFFECTS

Under **SECTION IV – COVERAGE SECTIONS, H. PERSONAL EFFECTS** is removed in its entirety and replaced as follows:

1. Who Is An “Insured”

For purposes of **PERSONAL EFFECTS** coverage only, “insured” is defined as:

- a. “You”; and
- b. “Your” “family member(s).”

2. Coverage Provided

If an amount is shown for this coverage on the Declarations Page, “we” will pay for “**property damage**” to an “**insured’s**” personal effects from any accidental cause. “We” do not pay for any intangible loss, such as loss of value or use. This coverage only applies to property owned by an “**insured**” and only while the property is aboard an “**insured boat**,” being loaded or unloaded from an “**insured boat**,” or stored in a dock box immediately adjacent to an “**insured boat**,” and including the dock box.

In addition to the amount shown for **PERSONAL EFFECTS** on the Declarations Page, this policy provides an additional \$5,000 of coverage for water sports equipment, which means water skis, tow ropes, knee boards, wake boards, scuba equipment, and inflatable tubes designed to be towed (excluding parasailing, kite skiing, hang gliding or any other equipment involving tethered flight). We do not pay for any intangible loss, such as loss of value or use.

Coverage is also provided for any waterskiing or wake boarding tournament entry fee that will not be refunded to “**you**” if “**you**” are forced to withdraw from the tournament because an “**insured boat**” and/or “**insured trailer**” become damaged prior to the beginning of the tournament by a loss that is covered by this policy. Coverage for any non-refundable entry fee is limited to \$500 in any policy year.

3. Exclusions

“We” do not provide coverage to personal effects or water sports equipment for loss or damage caused directly or indirectly by: wear and tear, gradual deterioration, mechanical or electrical failure or disturbance, corrosion, dampness, temperature changes, “**obsolescence**,” vermin, animals, or mysterious disappearance. This insurance does not cover currency, jewelry,

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furs, china, silver, valuable papers, documents, consumables, antiques, collectibles, **“personal watercraft”** or other boats.

4. Limit of Insurance**a. “Insured Value”**

“We” agree with **“you”** that damaged or lost property under this coverage will be valued at **“replacement cost,”** which means the amount to replace damaged or lost property with new property of like kind and quality. In any one incident or **“accident,”** **“we”** will not be liable for personal effects or water sports equipment beyond the limits of this coverage regardless of the number of persons involved or claims made in the **“accident.”**

b. Amount Paid to “You” In Event of Loss

“We” will pay for replacement of the property with like kind and quality or the applicable limit of this coverage, whichever is lower, less the deductible.

All other terms, conditions, and agreements of the policy remain unchanged.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

NAMED STORM DEDUCTIBLE HAULOUT AGREEMENT

Under **SECTION IV – COVERAGE SECTIONS, A. HULL AND EQUIPMENT, 6. Deductible, a. “Named Storm” Deductible** is removed in its entirety and replaced with the following:

The applicable deductible amount shown on the Declarations Page will be subtracted from each loss. It will not apply in the event of a total or constructive total loss. However, in the event of any loss caused directly or indirectly by a storm named by the National Oceanic & Atmospheric Administration (NOAA), and if an **“insured boat”** is located in North Carolina, South Carolina, Georgia, Florida, Alabama, Mississippi, Louisiana, Texas, the Bahamas, the Caribbean, or Mexico at the time of the loss, the deductible subtracted from each loss, whether a partial or a total loss, will be 15% of the amount shown for **HULL AND EQUIPMENT** on the Declarations Page.

If an **“insured boat”** is hauled ashore, **and** is completely on land **and** is firmly lashed to in ground anchors, footings or similar in ground structures, **and** all equipment removed, the deductible subtracted from each loss, whether partial or total loss, will be the deductible amount shown on the Declarations Page, \$1,000, or **3%** of the amount shown for **HULL AND EQUIPMENT** on the Declarations Page, whichever shall be greatest.

There is no coverage, regardless of deductible, for any damage to canvas and/or sails left on the exterior of an **“insured boat.”**

This endorsement supersedes all other policy conditions, coverages or amendments.

Signature of **“insured”** named on the Declarations Page

Date

All other terms, conditions, and agreements of the policy remain unchanged.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

BoatU.S. YACHT POLICY ENDORSEMENT

Under **SECTION IV – COVERAGES, A. HULL AND EQUIPMENT, 4. Limit of Insurance, c. Amount Paid To “You” In Event Of Loss, (1) Total or Constructive Total Loss** is removed in its entirety and replaced with:

(1) Total or Constructive Total Loss

“We” will pay “you” the “insured value” as defined by this policy if an “insured boat” is lost absolutely, or if the reasonable cost of repair exceeds the “insured value”. “We” reserve the right to declare an “insured boat” a constructive total loss and pay “you” the “insured value” if in our judgment costs of the repair and the post-casualty value of an “insured boat” exceeds the “insured value.” “We” are not obligated to accept or pay for an “insured boat” or any “boating equipment” which “you” “abandon.” If “we” pay “you” the “insured value,” “we” have the right to an “insured boat”. If “we” exercise “our” right to acquire an “insured” boat, “you” must provide all documents needed to transfer title to “us.” “You” agree to allow “us” to withhold an amount not to exceed 10% of the “insured value” until “we” have received these documents.

However, if an “insured boat” is declared a total or constructive total loss, or if the reasonable cost of repair exceeds the “insured value” then if “you” choose “we” will pay to replace an “insured boat” with the same model, or if such model is not available, then to the extent possible, the same make, class, size and type including comparable equipment to an “insured boat”.

In either case, such replacement will be new.

Requirements for New Boat Replacement are as follows:

- a. An “insured boat” was purchased new, with no prior owner or users, and no more than 12 months since the manufacture date;
- b. The total or constructive total loss occurred within the first 48 consecutive months immediately after purchase;
- c. An “insured boat” was not purchased subject to any promotional use agreement or sponsorship with the dealer or manufacturer.

The most “we” will pay for the New Boat Replacement, if it exceeds the “insured value” as shown on the Declarations Page, will be the lesser of 120% of the “insured value” or \$300,000.

If “you” do not choose this replacement boat coverage that is subject to the above eligibility requirements, then “we” will pay “you” the “insured value” as defined by this policy.

Under **SECTION IV – COVERAGES, A. HULL AND EQUIPMENT, 4. LIMIT OF INSURANCE, c. Amount Paid To “You” In Event Of Loss**, the following is added:

Repair Guarantee

In the event of repairs for any covered loss or damage, if “you” have such work performed at a facility recommended by “us” and in accordance with the method of repair approved by “us,” “you” will be covered for any additional repairs due to faulty workmanship related to the previously approved repairs for as long as “you” own an “insured boat” and continuously insure it with “us” without any lapse in coverage. No deductible will apply to these additional repair costs. The maximum that “we” will pay for all repairs arising out of the faulty repair is the “insured value” shown on the Declarations Page. “We” reserve the right to select the facility to perform any additional repairs.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

Under **SECTION IV – COVERAGES, C. BOATING LIABILITY (PROTECTION AND INDEMNITY), 3. Exclusions, c.** is removed in its entirety and replaced with:

- c. Liability which has been assumed by an **“insured”** under a contract or agreement, or an breach of contract with the following provision:

“We” will cover **“you”** for **“your”** legal liability for **“bodily injury”** or **“property damage”** assumed under a legally enforceable written boat storage or slip rental contract for an **“insured boat”** subject to the limitations outlined in **C. BOATING LIABILITY, 4. Limit Of Insurance**, provided the **“bodily injury”** or **“property damage”** occurs subsequent to the execution of the boat storage or slip rental agreement. Solely for the purposes of liability assumed in a boat storage or slip rental agreement, reasonable attorney fees and necessary litigation expenses incurred by or for a party other than an **“insured”** are deemed to be damages because of **“bodily injury”** or **“property damage,”** provided:

- (1) Liability to such party for, or for the cost of, that party’s defense has also been assumed in the same boat storage or slip rental agreement; and
- (2) Such attorney fees and litigation expenses are for defense of that party against a civil or alternative dispute resolution proceeding in which damages to which this insurance applies are alleged.

Under **SECTION IV – COVERAGES, F. MEDICAL PAYMENTS**, the following is added:

Supplemental Family Member Medical Coverage Limit Of Insurance

In addition to the amount shown for **MEDICAL PAYMENTS** on the Declarations Page, an additional \$25,000 per person shall apply for any covered **MEDICAL PAYMENTS** claim made by any **“family member.”**

Under **SECTION IV – COVERAGES**, the following is added:

INVESTIGATIVE SERVICES FOR BOAT AND MACHINERY

1. Who Is An “Insured”

For purposes of Investigative Services for Boat and Machinery coverage only, **“you”** are the **“insured.”**

2. Coverage Provided

In the event an **“insured boat”** suffers direct physical damage believed to be the result of a defect caused by manufacture or construction, **“we”** will provide investigative services outlining the probable cause of the loss, the recommended method of repair and the reasonable cost of those repairs. This coverage is supplemental to **HULL AND EQUIPMENT** and applies only if an amount is shown for, **HULL AND EQUIPMENT** on the Declarations Page.

3. Type of Services

Investigative services may include inspection of the damage by a marine surveyor or other professional with a written report of findings and/or laboratory analysis. The Company retains the right to select and assign the appropriate professional for such services.

4. Coverage Limit

The limit of Investigative Services (value of services provided) is 5% of the **“insured value”** of an **“insured boat,”** as stated on the policy Declarations Page under **HULL AND EQUIPMENT**. **“Our”** obligation to investigate ends when this Investigative Services limit is exhausted or when the investigation reveals a cause of damage other than manufacturer’s defect. This 5% limit is the

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

most **“we”** will pay for investigation of believed defects involving an **“insured boat”** regardless of the number of requests or any series of requests involving an **“insured boat”**. Defects and

warranty problems must be discovered and reported to **“us”** within the policy period stated on the Declarations Page.

5. Deductible

There is no deductible applied to this Investigative Services coverage.

6. Exclusions

Investigative Services does not apply to:

- a. Boats and/or machinery over 10 years of age;
- b. Personal effects and boating equipment including electronics;
- c. Further investigation upon determination that the loss or damage was caused directly or indirectly by any excluded loss under coverage **HULL AND EQUIPMENT** above; or
- d. A failure to exercise due diligence in care and maintenance of an **“insured boat”** in accordance with the manufacturer’s specifications.

LIMITED “PET” COVERAGE PROVIDED**1. Who Is An “Insured”**

For the purposes of **“Pet”** Medical coverage only, **“insured”** is defined as:

- a. **“you”**;
- b. A **“family member(s)”**

2. Coverage Provided

We will pay the necessary and reasonable veterinary expenses because of an injury to a domestic dog or cat owned by an **“insured”** due to an **“insured boat”** being involved in a covered loss (including, but not limited to, fire, explosion, sinking, demasting, collision or stranding) under **HULL AND EQUIPMENT**. These expenses must be incurred within one year from the date of the **“accident.”** If there are any other available insurance or pre-paid benefits that cover such veterinary expenses to the injured domestic dog or cat, this coverage will be excess over such other insurance.

3. Exclusions

We do not provide Limited **“Pet”** Medical Payments coverage for:

- a. responsibility assumed by an insured under any contract or agreement;
- b. a **“pet”** that is injured while the boat is being transported on land;
- c. a **“pet”** that is not owned by **“you”** or **“your” “family member,”** or who is a stray;
- d. a pre-existing injury to the **“pet.”**

4. Limit of Insurance

The limit of liability for **“Pet”** Medical Coverage is \$1,000 per **“pet,”** for each domestic dog or cat injured in the same event regardless of the number of pets involved or claims made.

All other terms, conditions, and agreements of the policy remain unchanged.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

BoatU.S. BOAT SAVER POLICY ENDORSEMENT

Under **SECTION IV – COVERAGES, C. BOATING LIABILITY (PROTECTION AND INDEMNITY), 3. Exclusions, c.** is removed in its entirety and replaced with:

- c.** Liability which has been assumed by an **“insured”** under a contract or agreement, or any breach of contract with the following provision:

“We” will cover **“you”** for **“your”** legal liability for **“bodily injury”** or **“property damage”** assumed under a legally enforceable written boat storage or slip rental contract for an **“insured boat”** subject to the limitations outlined in **C. BOATING LIABILITY, 4. Limit Of Insurance**, provided the **“bodily injury”** or **“property damage”** occurs subsequent to the execution of the boat storage or slip rental agreement. Solely for the purposes of liability assumed in a boat storage or slip rental agreement, reasonable attorney fees and necessary litigation expenses incurred by or for a party other than an **“insured”** are deemed to be damages because of **“bodily injury”** or **“property damage,”** provided:

- (1)** Liability to such party for, or for the cost of, that party’s defense has also been assumed in the same boat storage or slip rental agreement; and
- (2)** Such attorney fees and litigation expenses are for defense of that party against a civil or alternative dispute resolution proceeding in which damages to which this insurance applies are alleged.

Under **SECTION IV – COVERAGES, F. MEDICAL PAYMENTS**, the following is added:

Supplemental Family Member Medical Coverage Limit Of Insurance

In addition to the amount shown for **MEDICAL PAYMENTS** on the Declarations Page, an additional \$25,000 per person shall apply for any covered **MEDICAL PAYMENTS** claim made by any **“family member.”**

All other terms, conditions, and agreements of the policy remain unchanged.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

BoatU.S. PERSONAL WATERCRAFT POLICY ENDORSEMENT

The Marine Insurance policy is amended as follows:

Under **SECTION IV – COVERAGES, A. HULL AND EQUIPMENT, 4. Limit of Insurance, c. Amount Paid To “You” In Event Of Loss**, the following is added:

Repair Guarantee

In the event of repairs for any covered loss or damage, if **“you”** have such work performed at a facility recommended by **“us”** and in accordance with the method of repair approved by **“us,”** **“you”** will be covered for any additional repairs due to faulty workmanship for as long as **“you”** own an **“insured boat”** and continuously insure it with **“us”** without any lapse in coverage. No deductible will apply to these additional repair costs. The maximum that **“we”** will pay for all repairs arising out of the faulty repair is the **“insured value”** shown on the Declarations Page. This coverage is limited to the types of losses covered under the policy. **“We”** reserve the right to select the facility to perform any additional repairs.

Under **SECTION IV – COVERAGES, C. BOATING LIABILITY (PROTECTION AND INDEMNITY), 3. Exclusions, c.** is removed in its entirety and replaced with:

- c. Liability which has been assumed by an **“insured”** under a contract or agreement, or an breach of contract with the following provision:

“We” will cover **“you”** for **“your”** legal liability for **“bodily injury”** or **“property damage”** assumed under a legally enforceable written boat storage or slip rental contract for an **“insured boat”** subject to the limitations outlined in **C. BOATING LIABILITY, 4. Limit Of Insurance**, provided the **“bodily injury”** or **“property damage”** occurs subsequent to the execution of the boat storage or slip rental agreement. Solely for the purposes of liability assumed in a boat storage or slip rental agreement, reasonable attorney fees and necessary litigation expenses incurred by or for a party other than an **“insured”** are deemed to be damages because of **“bodily injury”** or **“property damage,”** provided:

- (1) Liability to such party for, or for the cost of, that party’s defense has also been assumed in the same boat storage or slip rental agreement; and
- (2) Such attorney fees and litigation expenses are for defense of that party against a civil or alternative dispute resolution proceeding in which damages to which this insurance applies are alleged.

Under **SECTION IV – COVERAGES, F. MEDICAL PAYMENTS**, the following is added:

Supplemental Family Member Medical Coverage Limit Of Insurance

In addition to the amount shown for **MEDICAL PAYMENTS** on the Declarations Page, an additional \$25,000 per person shall apply for any covered **MEDICAL PAYMENTS** claim made by any **“family member.”**

All other terms, conditions, and agreements of the policy remain unchanged.

SERFF Tracking #:	SWIC-132215466	State Tracking #:		Company Tracking #:	2019-POLICYCHANGES-WITHDRAWALS.DC.OM.F
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State:	District of Columbia	Filing Company:	GEICO Marine Insurance Company
TOI/Sub-TOI:	08.0 Ocean Marine/08.0000 Ocean Marine		
Product Name:	BoatU.S. Marine Insurance Program		
Project Name/Number:	2019 Policy Changes- withdrawals/2019 003		

Supporting Document Schedules

Bypassed - Item:	Readability Certificate
Bypass Reason:	N/A
Attachment(s):	
Item Status:	Withdrawn
Status Date:	01/21/2020

Bypassed - Item:	Consulting Authorization
Bypass Reason:	N/A
Attachment(s):	
Item Status:	Withdrawn
Status Date:	01/21/2020

Bypassed - Item:	Copy of Trust Agreement
Bypass Reason:	n/a
Attachment(s):	
Item Status:	Withdrawn
Status Date:	01/21/2020

Bypassed - Item:	Expedited SERFF Filing Transmittal Form
Bypass Reason:	n/a
Attachment(s):	
Item Status:	Withdrawn
Status Date:	01/21/2020